

IF YOU RECEIVED A PHONE CALL ABOUT A “CASH FOR RELOCATION” PROGRAM OFFERED BY ALTISOURCE, YOU COULD RECEIVE A PAYMENT FROM A CLASS ACTION SETTLEMENT.

A federal court authorized this notice. This is not a solicitation from a lawyer.

- Tracee Beecroft brought a lawsuit alleging that phone calls during which offers to pay people whose homes had been foreclosed to move were made – the “Cash for Relocation” program – violated federal law that restricts automated calling to cellular telephones.
- The company that made these calls was Altisource Business Solutions Pvt. Ltd. (“Altisource” or “Defendant”). Altisource denies that it did anything wrong. However, in order to avoid the risks and expense associated with continued litigation, Altisource agreed to settle the case.
- The settlement affects persons whose cellular telephone numbers Altisource called using Aspect software in connection with its Cash for Relocation program, between October 16, 2013 and June 1, 2016.
- There are 56,104 phone numbers that were called. If you received a notice about this lawsuit in the mail, you are likely a class member.
- The Settlement, if approved, would provide \$1,800,000 to pay valid and timely claims of those persons who received any of these calls from Altisource, as well as to pay Class Counsel’s attorneys’ fees and costs, a service award to the Class Representative, and notice and administration costs of the Settlement.

Your legal rights are affected whether you act or don’t act. Read this notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
Submit a Claim Form	This is the only way to get a payment from the Settlement. You can submit a valid and timely claim form online at www.AltisourceTCPASettlement.com or by mail to Altisource TCPA Settlement Program Claims Administrator, P.O. Box 85006, Richmond, VA 23285-5006. If you fail to do so, you will not receive a settlement payment.
Do Nothing	Get no payment. Give up any rights to sue Altisource separately regarding the legal claims in this case.
Exclude Yourself or "Opt Out" of the Settlement	If you ask to be excluded, you will get no payment. You will also not waive any rights you may have against Altisource with respect to the legal claims in this case.
Object	Write to the Court about why you believe the Settlement is unfair.
Go to a Hearing	Ask to speak in Court about the fairness of the Settlement.

These rights and options - **and the deadlines to exercise them** - are explained in this notice.

On the website, www.AltisourceTCPASettlement.com, there is a complete notice of the Settlement in Spanish. En el sitio web, www.AltisourceTCPASettlement.com, hay una notificación completa del acuerdo en Español. Para un operador telefónico de habla español, llame al 1-833-371-2607.

The Court in charge of this case still has to decide whether to approve the Settlement. Payments will be made on valid and timely claims if the Court approves the Settlement and after any appeals are resolved. Please be patient.

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BASIC INFORMATION

1. Why is there a notice?

A Court authorized this Notice because you have a right to know about a proposed Settlement of this class action lawsuit, and about all of your options, before the Court decides whether to approve the Settlement.

If the Court approves the Settlement and after any objections or appeals are resolved, an administrator appointed by the Court will make the payments that the Settlement allows. Because your rights will be affected by this Settlement, it is important that you read this Notice carefully.

If you received a Notice in the mail, it is because, according to Altisource's records, Altisource may have made one or more calls to your cellular telephone number using its Aspect software, in connection with its Cash for Relocation ("CFR") program, between October 16, 2013, through June 1, 2016.

The Court in charge of the case is Judge Susan Richard Nelson of the United District Court for the District of Minnesota, and the case is known as *Beecroft v. Altisource Business Solutions Pvt. Ltd.*, No. 0:15-cv-02184-SRN-BRT (D. Minn.). The proposed Settlement would resolve all claims in this case. The person who sued is called the Plaintiff and the company sued, Altisource Business Solutions Pvt. Ltd., is called the Defendant and is referred to in this Notice as "Altisource."

2. What is this class action lawsuit about?

A class action is a lawsuit in which the claims and rights of many people are decided in a single court proceeding. Representative plaintiffs, also known as "class representatives," assert claims on behalf of the entire class.

The Class Representative filed this Action alleging that Altisource violated the TCPA by using an automatic telephone dialing system to call cell phones without the prior express consent of the recipients.

Altisource denies that it did anything wrong and denies that this case would be appropriate for treatment as a class action without a settlement.

3. Why is there a Settlement?

The Court did not decide in favor of the Plaintiff or Defendant. Both sides agreed to a settlement instead of going to trial. That way, they avoid the risk and cost of protracted litigation, and the people affected by the disputed phone calls that participate in the settlement will receive money. The Class Representative and her attorneys think the Settlement is best for all Settlement Class Members.

WHO IS IN THE SETTLEMENT?

4. How do I know if I am part of the Settlement?

The Settlement provides relief for all Class Members, who are defined as the 56,104 persons whose cell phones Altisource called during the Class Period using Aspect in connection with its Cash for Relocation ("CFR") program. "Class Period" means October 16, 2013 through June 1, 2016.

If you have questions about whether you are a Settlement Class Member, or are still not sure whether you are included, you can call 1-833-371-2607 or visit www.AltisourceTCPASettlement.com for more information.

THE SETTLEMENT BENEFITS - WHAT YOU GET

5. What does the Settlement provide?

Altisource has agreed to pay a total settlement amount of \$1,800,000, which will be used to create a Settlement Fund to pay Cash Awards to Settlement Class Members who submit a valid and timely Approved Claim, pay Class Counsel's attorneys' fees and costs, pay a service award to the Class Representative, and pay costs and expenses of settlement administration.

Any remaining monies from uncashed Cash Awards may be redistributed in further distributions to Settlement Class Members who submitted a valid and timely claim and cashed settlement checks. However, if a further distribution would no longer be administratively feasible, the remaining monies will instead be donated to Habitat for Humanity, a non-profit organization.

HOW YOU GET A PAYMENT

6. How and when can I get a payment?

Each Class Member who submits a valid and timely Claim Form will receive a Cash Award. The amount of the Cash Award will depend on the total number of valid and timely claims filed by all Class Members. Class Counsel estimate that the amount of the cash award be within the range of \$100 to \$300. Eligible Settlement Class Members may make one claim per associated unique cellular telephone number called.

Claims may be submitted electronically via the Settlement Website or by mail to:

Altisource TCPA Settlement Program Claims Administrator, P.O. Box 85006, Richmond, VA 23285-5006.

The Court will hold a hearing on March 12, 2018 to decide whether to approve the Settlement. You do not have to be present at the hearing.

If the Settlement is approved, appeals may still follow. While the parties want this settlement finalized efficiently, resolution it is never completely certain how long it will take to issue checks, and resolving appeals can take time, sometimes more than a year. Please be patient. You can check for updates on the settlement website, www.AltisourceTCPASettlement.com.

7. What am I giving up to get a payment or stay in the Class?

If you are a Class Member, unless you exclude yourself, you can't sue, continue to sue, or be part of any other lawsuit against Altisource about the legal issues in this case, and all of the decisions and judgments by the Court will bind you.

The law upon which this case is based, the TCPA 47 U.S.C. § 227, restricts using an automatic telephone dialing system to call cell phones without the recipient's prior express consent. The TCPA provides for damages of \$500 per violation, or up to \$1,500 for willful violations, plus an injunction limiting future conduct. People who exclude themselves could try to obtain these damages at their own expense, and the lawyers in this case will not represent you if you do so.

Filing your own case, however, is risky. Altisource has raised a host of defenses, has denied that it used equipment covered by the TCPA to make these calls, and it will forcefully argue that it had prior express consent to make any calls. In addition, the TCPA does not provide for attorneys' fees to prevailing individual plaintiffs. This Settlement permits Class Members the opportunity to obtain a smaller amount of money than they could get if they sued on their own, risk and hassle-free.

If you file a Claim Form for benefits or do nothing at all, you will be unable to file your own lawsuit regarding the claims described in this Notice, and you will release Altisource from any liability for the Released Claims defined below and in the Settlement.

Remaining in the Class means that you will release each and all of the Released Parties from each of the Released Claims (as defined below).

“Released Claims” means any and all claims, causes of action, suits, obligations, debts, demands, agreements, promises, liabilities, damages, losses, controversies, costs, expenses and attorneys' fees of any nature whatsoever, whether based on any federal law, state law, common law, territorial law, foreign law, contract, rule, regulation, any regulatory promulgation (including, but not limited to, any opinion or declaratory ruling), common law or equity, whether known or unknown, suspected or unsuspected, asserted or unasserted, foreseen or unforeseen, actual or contingent, liquidated or unliquidated, punitive or compensatory, as of the date of the Final Approval Order, that relate to or arise out of Altisource's use of telephone equipment to call or attempt to call Settlement Class Members for the CFR program including but not limited to claims that relate to or arise out of Altisource's use of an “automatic telephone dialing system” or “artificial or prerecorded voice” as defined in the Telephone Consumer Protection Act. For the avoidance of doubt, “Released Claims” include claims relating to or arising out of the equipment or method used to contact or attempt to contact Settlement Class Members, but do not include claims based on the substance of the calls.

The Settlement Agreement (available at the website) provides more detail regarding what people who do not exclude themselves will give up, so read it carefully. You can talk to the law firms representing the Class listed in Question 9 for free, or you can, at your own expense, talk to your own lawyer if you have any questions about the Released Parties or the Released Claims or what they mean.

The release does not apply to Class Members who timely opt-out of the Settlement.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you don't want a payment from this Settlement, and you want to keep the right to sue or continue to sue Altisource on your own about the legal issues in this case, then you must take steps to exclude yourself from the Settlement. The court will exclude from the class any member who requests exclusion.

8. How do I exclude myself from the Settlement?

To exclude yourself from the Settlement, you must send a letter by mail saying that you want to be excluded from *Beecroft v. Altisource Business Solutions Pvt. Ltd.*, No. 0:15-cv-02184-SRN-BRT (D. Minn.). You must include your full name, address, telephone number, and the telephone number(s) called by Altisource (if different). You must also include a statement that you wish to be excluded from the Settlement. You must sign your request for exclusion. You must mail your exclusion request postmarked no later than December 29, 2017, to:

Altisource TCPA Settlement Program Claims Administrator, P.O. Box 85006, Richmond, VA 23285-5006.

If you ask to be excluded, you will not get any Cash Award and you cannot object to the Settlement. You will not be legally bound by anything that happens in this lawsuit. You may be able to sue (or continue to sue) Altisource in the future. Although no other person may exclude you from the Settlement Class, nothing prohibits you from obtaining the assistance of another, such as a lawyer or family member, in preparing or submitting any individual exclusion.

THE LAWYERS REPRESENTING YOU

9. Do I have a lawyer in this case?

The Court appointed Burke Law Offices, LLC and Heaney Law Firm, LLC to represent you and other Class Members.

These lawyers are called Class Counsel. You will not be charged separately for these lawyers' services. If you want to be represented by your own lawyer, you may hire one at your own expense and have that lawyer an appearance for you if you so desire.

Additionally, you may enter an appearance through your own attorney if you so desire, but you do not need to do so.

10. How will the lawyers and class representatives be paid?

Class Counsel will ask the Court to approve payment of up to \$600,000 (one-third of the Settlement Fund) to compensate them for attorneys' fees for investigating the facts, litigating the case, and negotiating the Settlement, plus costs. Class Counsel will also request an award of \$15,000 to the Class Representative, as compensation for her time and effort. The Court may award less than these amounts. These payments, along with the costs of administering the Settlement, will be made from the Settlement Fund.

OBJECTING TO THE SETTLEMENT

You can tell the Court that you do not agree with the Settlement or some part of it.

11. How do I tell the Court that I do not think the Settlement is fair?

If you are a Class Member, you may object to any part of the Settlement. The Court will consider your views. To object, you must file a written statement with the Court saying that you object to the proposed Settlement in *Beecroft v. Altisource Business Solutions Pvt. Ltd.*, No. 0:15-cv-02184-SRN-BRT (D. Minn.). You must include your full name, address, current phone number, cellular telephone number(s) Altisource called, the reasons you object to the Settlement, and whether you intend to appear at the Final Approval Hearing on your own behalf or through counsel. All objections must identify any lawyer that represents you as to the Action or your objection, but you do not have to hire a lawyer to object. Any documents that you wish for the Court to consider must also be attached to the objection, and your objection should be sent to Class Counsel and counsel for Altisource. Objections must be postmarked by December 29, 2017.

The objection must be sent to:

For Filing:

Beecroft v. Altisource Business Solutions Pvt. Ltd.,
No. 0:15-cv-02184-SRN-BRT (D. Minn.).
Clerk of the Court
U.S. District Court for the
District of Minnesota
316 North Robert Street
100 Federal Building
St. Paul, MN 55101

By Mail:

Alexander H Burke
Burke Law Offices, LLC
155 N. Michigan Ave. Suite 9020
Chicago, IL 60601
Attorney for Plaintiff and the Settlement Class

Erin L. Hoffman
Faegre Baker Daniels LLP
90 S. 7th St., Suite 2200
Minneapolis, MN 55402
Attorney for Defendant

THE FINAL APPROVAL HEARING

12. When and where will the Court decide whether to approve the Settlement?

The Court will hold a hearing to decide whether to approve the Settlement. This Final Approval Hearing will be held at 9:30 am on March 12, 2018, at the United States District Court for the District of Minnesota, 316 North Robert Street, St. Paul, Minnesota 55101, in Courtroom 7b. The hearing may be moved to a different date or time without additional notice, so it is a good idea to check the website for updates. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate, and whether to award attorneys' fees, expenses, and Class Representative incentive award, and in what amounts. If there are objections, the Court will consider them. At or after the hearing, the Court will decide whether to approve the Settlement. We do not know how long it will take the Court to issue its decision. **It is not necessary for you to appear at this hearing, but you may attend at your own expense.**

13. May I speak at the hearing?

You may ask the Court for permission to speak at the Final Approval Hearing. To do so, you must send a letter saying that you intend to appear at the Final Approval Hearing in *Beecroft v. Altisource Business Solutions Pvt. Ltd.*, No. 0:15-cv-02184-SRN-BRT (D. Minn.). Be sure to include your full name, address, and telephone number. Your letter stating your notice of intention to appear must be postmarked no later than December 29, 2017, and be sent to the Clerk of the Court, United States District Court for the District of Minnesota, 316 North Robert Street, 100 Federal Building, St. Paul, Minnesota 55101, and to the lawyers listed above. You cannot speak at the hearing if you exclude yourself.

IF YOU DO NOTHING

14. What happens if I do nothing at all?

If you do nothing, and are a Class Member, you will not receive a payment. In order to receive a payment, you must submit a claim form. Unless you exclude yourself, you won't be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against Altisource about the legal issues in this case ever again.

GETTING MORE INFORMATION

15. How do I get more information?

This Notice summarizes the proposed Settlement. More details are in the Settlement Agreement. You can get a copy of the Settlement Agreement by calling the Claims Administrator toll-free at 1-833-371-2607, writing to: Altisource TCPA Settlement Program Claims Administrator, P.O. Box 85006, Richmond, VA 23285-5006; or visiting the website at www.AltisourceTCPASettlement.com, where you will also find answers to common questions about the Settlement, a claim form, plus other information to help you determine whether you are a Class Member and whether you are eligible for a payment.

On the website, www.AltisourceTCPASettlement.com, there is a complete notice of the Settlement in Spanish.

En el sitio web, www.AltisourceTCPASettlement.com, hay una notificación completa del acuerdo en Español.